

**Report No. 325**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2003  
(In thousands of Dollars)

Assets	89 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$255,095	\$35	\$154,154	\$409,284	
Interest-bearing balances	\$51,457	\$1,157	\$8,744	\$61,358	
Securities	\$1,419,058	\$1,183	\$273,338	\$1,693,579	
Federal funds sold and securities purchased/agreements to sell	\$143,061		\$142,505	\$285,566	
Loans & lease financing receivables:					
Loans & leases held for sale	\$35,641			\$35,641	
Loans & leases net of unearned income	\$4,732,033		\$1,384,352	\$6,116,385	
Less: Allowance for loan & lease losses	<u>\$80,510</u>		<u>\$25,340</u>	<u>\$105,850</u>	
Loans & leases, unearned income, allowances & reserve	\$4,651,523		\$1,359,012	\$6,010,535	
Trading Assets		\$532		\$532	
Premises & fixed assets (including capitalized leases)	\$106,795	\$319	\$2,390	\$109,504	
Other real estate owned	\$4,590			\$4,590	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,325			\$1,325	
Intangible assets	\$37,458	\$749	\$249	\$38,456	
Goodwill	\$27,371	\$711		\$28,082	
Other Intangible assets	\$10,087	\$38	\$249	\$10,374	
Other assets	<u>\$151,841</u>	<u>\$332</u>	<u>\$41,744</u>	\$193,917	
<b>Total Assets</b>	<b><u>\$6,857,844</u></b>	<b><u>\$4,307</u></b>	<b><u>\$1,982,136</u></b>	<b><u>\$8,844,287</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$5,753,526		\$1,191,311	\$6,944,837	
Noninterest-bearing	\$679,908		\$211,406	\$891,314	
Interest-bearing	<u>\$5,073,618</u>		<u>\$979,905</u>	<u>\$6,053,523</u>	
Federal funds purch & secur sold under agreements to repurchase	\$88,453		\$191,153	\$279,606	
Trading Liabilities					
Other borrowed money	\$275,322		\$435,267	\$710,589	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$59,992</u>	<u>\$399</u>	<u>\$8,085</u>	<u>\$68,476</u>	
<b>Total Liabilities</b>	<b>\$6,177,294</b>	<b>\$399</b>	<b>\$1,825,816</b>	<b>\$8,003,508</b>	
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$36,097	\$911	\$2,000	\$39,008	
Surplus	\$327,252	\$2,219	\$42,000	\$371,471	
Retained earnings	\$292,185	\$855	\$110,947	\$403,987	
Accumulated other comprehensive income	\$24,516	(\$77)	\$1,373	\$25,812	
Other equity capital components					
<b>Total Equity Capital</b>	<b><u>\$680,550</u></b>	<b><u>\$3,908</u></b>	<b><u>\$156,320</u></b>	<b><u>\$840,778</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$6,857,844</u></b>	<b><u>\$4,307</u></b>	<b><u>\$1,982,136</u></b>	<b><u>\$8,844,287</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>6/30/2003</b>	<b>3/31/2003</b>	<b>12/31/2002</b>	<b>9/30/2002</b>	<b>6/30/2002</b>
<b>Total Capital/Reserves to Total Assets</b>	10.13%	10.03%	10.04%	10.25%	10.20%
<b>Total Capital to Total Deposits</b>	11.83%	11.46%	11.61%	12.11%	11.80%
<b>Total Loans to Total Assets</b>	68.20%	64.13%	65.61%	68.28%	68.24%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.70%	1.77%	1.74%	1.66%	1.65%
<b>Total Loans to Total Deposits</b>	82.25%	75.78%	82.57%	82.57%	81.98%
<b>Return on Assets (Annualized)</b>	1.21%	1.22%	1.07%	1.18%	1.14%
<b>Increase in Deposits 6-30-02 to 6-30-03</b>	7.33%				
<b>Increase in Loans 6-30-02 to 6-30-03</b>	7.68%				
<b>Increase in Total Assets 6-30-02 to 6-30-03</b>	7.71%				